DEC 0 5 2005 HE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Prathyusha K. Salla et al.

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Serial No.:

10/723,858

Filed:

November 26, 2003

For:

METHOD AND SYSTEM FOR

DETERMINING A PERIOD OF INTEREST USING MULTIPLE

INPUTS

Group Art Unit:

3762

Examiner:

Faulcon Jr., Lenwood

Atty. Docket: GEMS:0236/YOD/RAR

(132958XX-A)

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 **CERTIFICATE OF MAILING** 37 C.F.R. 1.8

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December 2, 2005

Date

RESPONSE TO ELECTION REQUIREMENT MAILED NOVEMBER 4, 2005

This is in response to the Official Action mailed November 4, 2005.